Case 18-11768-mdc Doc 13 Filed 04/08/18 Entered 04/09/18 00:56:20 Desc Imaged

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Janet D. Conneen Debtor

District/off: 0313-2

Case No. 18-11768-mdc Chapter 13

Date Rcvd: Apr 06, 2018

CERTIFICATE OF NOTICE

Page 1 of 1

Form ID: 309I Total Noticed: 15

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2018. +Janet D. Conneen, 409 Larchwood Road, Springfield, PA 19064-2611 db 14074402 +David B. Spitofsky, Esquire, Law Office of David B. Spitofsky, 516 Swede Street. Norristown, PA 19401-4807 Springfield, PA 19064-2611 14074408 +Joseph F. Conneen, III, 409 Larchwood Road, 14074409 +Nationstar Mortgage LLC, d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620 14074410 +Stern & Eisenberg, LLP, 1581 Main Street, Suite 200, Warrington, PA 18976-3400 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: spitofskybk@verizon.net Apr 07 2018 01:31:43 DAVID B. SPITOFSKY, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401 +E-mail/Text: bncnotice@ph13trustee.com Apr 07 2018 01:33:16 WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229

E-mail/Text: bankruptcy@phila.gov Apr 07 2018 01:32:50 City of Philadelphia, tr smg Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, City of Philadelphia Law Dept., Philadelphia, PA 19102-1595 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 07 2018 01:32:07 smg Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 07 2018 01:32:41 U.S. Attorney Office, sma c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 07 2018 01:32:29 Philadelphia, PA 19106-4404 United States Trustee. ust. Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, EDI: BANKAMER.COM Apr 07 2018 05:28:00 Bank of America, P. Philadelphia, PA 19107-4405 EDI: BANKAMER.COM Apr 07 2018 05:28:00 P.O. Box 982235, 14074405 El Paso, TX 79998-2235 14074406 EDI: AMINFOFP.COM Apr 07 2018 05:28:00 First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145 14074404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 07 2018 01:32:29 Frederic J. Baker, Esquire, Office of U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 EDI: JEFFERSONCAP.COM Apr 07 2018 05:28:00 14074407 Jefferson Capital Systems, LLC, P.O. Box 7999, Saint Cloud, MN 56302-9617 TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

User: dlv

14074403* +Janet D. Conneen, 409 Larchwood Road, Springfield, PA 19064-2611

TOTALS: 0, * 1, ## 0

Addresses marked $^{\prime}+^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2018 Signature: <u>/s/Joseph Speetjens</u>

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2018 at the address(es) listed below:

DAVID B. SPITOFSKY on behalf of Debtor Janet D. Conneen spitofskybk@verizon.net, spitofskylaw@verizon.net

REBECCA ANN SOLARZ on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE NRZ PASS-THROUGH TRUST X bkgroup@kmllawgroup.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 4

Case 18-11768-mdc Doc 13 Filed 04/08/18 Entered 04/09/18 00:56:20 Desc Imaged

Information to identify the case:						
Debtor 1	Janet D. Conneen	Social Security number or ITIN xxx-xx-0582				
	First Name Middle Name Last Name	EIN				
Debtor 2		Social Security number or ITIN				
(Spouse, if filing)	First Name Middle Name Last Name	EIN				
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 3/15/18				
Case number: 18	–11768–mdc					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	Debterie full neme	About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Janet D. Conneen	
2.	All other names used in the last 8 years		
3.	Address	409 Larchwood Road Springfield, PA 19064	
4.	Debtor's attorney Name and address	DAVID B. SPITOFSKY Law Office of David B. Spitofsky 516 Swede Street Norristown, PA 19401	Contact phone (610) 272–4555 Email: <u>spitofskybk@verizon.net</u>
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215–627–1377 Email: <u>ecfemails@ph13trustee.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800 Date: 4/6/18

For more information, see page 2

Debtor Janet D. Conneen Case number 18–11768–mdc

7	Meeting of creditors			
	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.	May 16, 2018 at 10:00 AM	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107	
	Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
8.	Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 7/15/18	
required filing fee by the following deadlines.		 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
		Deadline for all creditors to file a proof of claim (except governmental units):	n Filing deadline: 5/24/18	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 9/11/18	
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claime may file an objection.	Filing deadline: 30 days after the conclusion of the d, you meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of The hearing on confirmation will be held on: 6/14/18 at 9:30 AM, Location: Courtroom #2, 900 Market Si	·	
10	. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familiany questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case		Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12	. Exempt property	The law allows debtors to keep certain property as exempt. distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's of the law does not authorize an exemption that debtors claimed.	oter 7. Debtors must file a list of property claimed as office or online at www.pacer.gov . If you believe that	
13	. Discharge of debts	Confirmation of a chapter 13 plan may result in a discha debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If you discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believ of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to	e debts will not be discharged until all payments tors may never try to collect the debt from the but want to have a particular debt excepted from the file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge ust file a motion. The bankruptcy clerk's office	